



JLW

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application No.	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> After Allowance Communication to TC	
<input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences	
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation, Change of Correspondence Address	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)	
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Proprietary Information	
<input checked="" type="checkbox"/> Information Disclosure Statement <input checked="" type="checkbox"/> PTO/SB/08	<input type="checkbox"/> Request for Refund	<input type="checkbox"/> Status Letter	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Basic Filing Fee <input type="checkbox"/> Declaration/POA	<input type="checkbox"/> Landscape Table on CD	<table border="1"><tr><td>PCT International Search Report</td></tr></table>	PCT International Search Report
PCT International Search Report			
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Eric T. King, Reg. No. 44,188 BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP
Signature	
Date	July 21, 2006

CERTIFICATE OF MAILING/TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Typed or printed name	Sylvia Gaston 	Date	July 21, 2006
Signature			

Based on PTO/SB/21 (09-04) as modified by Blakely, Sokoloff, Taylor & Zafman (M) 11/30/2005.
SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450



FEE TRANSMITTAL for FY 2005

Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27.

TOTAL AMOUNT OF PAYMENT

<i>Complete if Known</i>	
Application Number	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Examiner Name	
Art Unit	3626
Attorney Docket No.	6445P001

METHOD OF PAYMENT (*check all that apply*)

Check Credit card Money Order None Other (please identify): _____

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee
 Charge any additional fee(s) or underpayment of fee(s) Credit any overpayments
under 37 CFR §§ 1.16, 1.17, 1.18 and 1.20.

FFF CALCULATION

1. EXTRA CLAIM FEES

		Extra Claims	Fee from below	Fee Paid
Total Claims	<input type="text"/>	$20^* =$ <input type="text"/> 0	\times <input type="text"/> 50.00	$=$ <input type="text"/> \$0.00
Independent Claims	<input type="text"/>	$3^* =$ <input type="text"/> 0	\times <input type="text"/> 200.00	$=$ <input type="text"/> \$0.00
Multiple Dependent				

Large Entity	Small Entity		
Fee	Fee (F)	Fee	Fee Description
	Code		
1202	50	2202	25 Claims in excess of 20
1201	200	2201	100 Independent claims in excess of 3
1203	360	2203	180 Multiple Dependent claim, if not paid
1204	220	2204	265 ***Reissue independent claims over original patent
1205	300	2205	150 ***Reissue claims in excess of 20 and over original patent
SUBTOTAL (1)		(\$)	0.00

These numbers previously paid. If greater, See Reissues, see below.

2. ADDITIONAL FEES

Large Entity Small Entity

Fee Description

specification

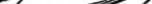
1051	130	2051	65	Surcharge - late filing fee or oath
1050	50	2052	25	Surcharge - late provisional filing fee or cover sheet.
2053	130	130		Non-English specification
1251	120	2251	60	Extension for reply within first month
1252	450	2252	225	Extension for reply within second month
1353	1,020	2253	510	Extension for reply within third month
1254	1,590	2254	785	Extension for reply within fourth month
1255	2,160	2255	1,080	Extension for reply within fifth month
1401	500	2401	250	Notice of Appeal
1402	500	2402	250	Filing a brief in support of an appeal
1403	500	2403	250	Request for a hearing
1451	1,510	2451	1,510	Petition to institute a public use proceeding
1460	130	2460	130	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1808	1806	1806	180	Submission of Information Disclosure Stmt
1809	780	1809	366	Filing a submission after final rejection (37 CFR 5.1.129(q))
1810	700	2810	366	Fee for each additional invention to be examined (37 CFR 5.1.129(h))

Other fee (specify)

SUBTOTAL (2)

(S)

SUBMITTED BY

SUBMITTED BY		Complete (if applicable)		
Name (Print/Type)	Eric T. King	Registration No. (Attorney/Agent)	44,188	Telephone
Signature			Date	07/21/06

Based on PTO/SB/17 (12-04) as modified by Blakely, Sokoloff, Taylor & Zafman (wtr) 12/15/2004
SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

For: **Integrating Defined Contribution Accounts
Into A Claim Payment Processing System**



Art Group: 3626

Examiner:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

The references were cited in a Search Report dated July 11, 2006 (copy enclosed herewith) which was forwarded to Applicant's Representative in a communication dated July 11, 2006.

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

BLAKELY SOKOLOFF, TAYLOR & ZAFMAN LLP

Eric T. King, Reg. No. 44,188

Date: July 21, 2006

12400 Wilshire Boulevard, 7th Floor
Los Angeles, CA 90025

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Sylvia Gaston 07-21-06
Sylvia Gaston Date



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Shee

1

1f

57

Complete if Known

Application Number	10/784,105
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Art Unit	3626
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Attorney Docket Number	6445P001

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Kristine Rapillo/	Date Considered	03/24/2011
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**Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.*

'Applicant's unique citation designation number (optional). See Kinds of USPTO Patent Documents at www.uspto.gov or MPEP § 2014.14. Enter kind of document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. Kind of translation by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language translation is attached.

Based on PTO/SB/08A (06-03) as modified by Blakely, Selokoff, Taylor & Zafman (wtr) 08/11/2003.

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/784,105
				Filing Date	February 20, 2004
				First Named Inventor	Craig P. Luftig
				Art Unit	3626
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	6445P001

NON-PATENT LITERATURE DOCUMENTS

Examiner Signature /Kristine Rapillo/ Date Considered 03/24/2011

***Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

**Applicant's unique citation designation number. Applicant is to place a check mark here if English language Translation is attached.*

Based on PTO/SB/068 (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wfr) 08/11/2003.
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